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The Dedication of the Metropolitan Life Ins. ...

[New York]

[1914]

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The dedication of the Metropolitan life insurance company's tuberculosis sanatorium at Mount McGregor, Saratoga County, N. Y. Addresses by eminent guests, June 20, 1914.
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Dedicatory Exercises

Metropolitan Life Insurance Company
Tuberculosis Sanatorium for
Employees, June Twentieth
Nineteen Hundred and
Fourteen

The Dedication

OF THE

Metropolitan Life Insurance Company's Tuberculosis Sanatorium

AT

Mount McGregor, Saratoga County, N. Y.

ADDRESSES BY EMINENT GUESTS

June 20, 1914

Sept. 10, 1923 RET

The Dedication of the Sanatorium

The Metropolitan Life Insurance Company dedicated on June 20, 1914, the Tuberculosis Sanatorium which it has built on Mount McGregor, Saratoga County, N. Y., for the free care and treatment of its employees who may have that disease.

The inspiration under which this institution was conceived, the obstacles surmounted before it could be begun, the historic spot in which it is located, the perfection with which it has been built, the sympathetic interest it aroused in so notable a company, and the promise which it gives not alone to those who share in its beneficent treatment, but as a center of scientific investigation, all conspired to make the dedicatory ceremonies notable in the history of the Metropolitan.

The occasion, too, had an even wider and deeper significance. It was not alone an achievement of the Company in its warfare on the white plague, but it marked an advanced step in the relationship which present day thought demands shall exist between employer and employee, and, as such, was hailed as a sign of a new epoch in the industrial world. This was inevitable, in view of the legal foundation on which rests the Sanatorium corner-stone. Before that stone could be laid; before the Company had the legal right to thus enter upon this work for its employees, upon an agreed statement of facts, the Appellate Division of the Supreme Court of the State laid down this far-reaching principle of law:

"The duties of the employer to the employee have been enlarged in recent years, and are not merely that of the purchaser of the employee's time and service for money. The enlightened spirit of the age, based upon the experience of the past, has thrown upon the employer other duties, which involve a proper regard for the comfort, health, safety and well-being of the employee. . . . It is well within the corporate power to assume, as it has done, the care and treatment of such of its employees as are afflicted with tuberculosis. And unless it is shown to be wasteful of the Company's money and unproductive of beneficial results, the practice may stand as well within the scope of its business. The reasonable care of its

employees, according to the enlightened sentiment of the age and community, is a duty resting upon it, and the proper discharge of that duty is merely transacting the business of the corporation."

The Sanatorium, at an elevation of more than a thousand feet, standing on the southern slope of the mountain, commands a view that in natural beauty and historic interest has few rivals. From it may be seen the Adirondacks, the Catskills and the Green Mountains. Before it spreads an area that was the scene of world-important events at the beginning of the nation. Within a stone's throw is the cottage where General

THE REFECTORY

GRANT spent his last days. This very setting naturally gave its own note to the dedication exercises, and more than one of those who participated drew inspiration from it. Standing so near the scenes of old-time battles, some of the speakers spontaneously characterized the Sanatorium as "a new outpost in the warfare on the white plague," and hailed the mountain top as the proper place in which to "fight out this appeal to humanity." The dedication exercises as a whole had their keynote in a letter from the President, who was abroad. His message was, in brief, that no form of the "humanitarian endeavor" which the Metropolitan's prosperous career, coupled

with the disposition and determination of those charged with its management, had made possible, had been fraught with more far-reaching value than the Sanatorium which, in his own words, "you this day dedicate to the cause of Humanity."

A notable company, numbering about two hundred and fifty, gathered on Mount McGregor, as the guests of the Metropolitan, to participate in the dedication. It included some of the best known physicians in the country, many of whom are devoting their lives to the study and treatment of tuberculosis in other sanatoria; public officials who are charged with the care of the general health conditions in nation, state and municipalities; supervisory officials in state departments of insurance; representatives of other life insurance companies; those who work along humanitarian and philanthropic lines; business men who are employers; journalists and many representatives of the Company itself. Going from New York on a special train which the Metropolitan had provided, passing the night at Saratoga, where accommodations had been reserved at the United States Hotel, and thence proceeding by automobiles, the guests found the mountain summit bathed in the sunshine of a cloudless morning. Those who gathered there were these:

Supervising officials—Hon. FRANK HASBROUCK, Superintendent of Insurance, New York; Hon. CHARLES C. GRAY, Insurance Commissioner, Rhode Island; Hon. WILLIAM H. HOTCHKISS, former Superintendent of Insurance of New York; Hon. NELSON B. HADLEY, Chief Examiner, New York State Insurance Department; Hon. THOMAS F. BEHAN and Hon. HENRY D. APPELTON of the Albany Office of the Department, and Hon. JOSEPH W. KELLER, Counsel for the Department in New York.

A distinguished group of public men comprised the following: Dr. SIMON BARUCH, State Reservation Commission; Hon. EDGAR T. BRACKETT, Saratoga, N. Y.; Hon. HENRY BRUERE, City Chamberlain, New York City; Dr. HAVEN EMERSON, Deputy and Acting Commissioner of Health, New York City; Dr. ALBERT WARREN FERRIS, Special Expert, State Reservation Commission; Dr. FRANCIS E. FRONCZAK, Health Commissioner, Buffalo; Hon. W. IRVING GRIFFING, Mayor, Glens Falls; Hon. F. J. H. KRACKE, Bridge Commissioner, New York City; Hon. GEORGE FOSTER PEABODY, State Reservation Commission;

INTENTIONAL SECOND EXPOSURE

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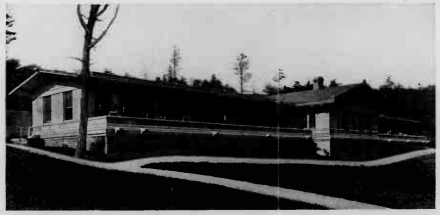

ONE OF THE WARDS

Hon. SAMUEL W. PEARSE, Overseer of the Poor, Ballston Spa, N. Y.; Assessor C. ROODS of Wilton, N. Y.; Dr. SMITH M. ROODS, Health Officer, and Supervisor CLARENCE SMITH, Wilton, N. Y.

Representatives of life insurance interests were these: Dr. E. L. FISK, Medical Director, Life Extension Institute, New York City; Dr. C. H. HARBAUGH, Medical Director, American Assurance Company, Philadelphia; Dr. M. L. KING, Associate Medical Director, New York Life Insurance Company; Dr. W. A. JAQUITH, Medical Director, and Dr. J. A. PATTON, Assistant Medical Director, Prudential Insurance Company, Newark; Hon. ROBERT LYNN COX, Manager of the Association of Life Insurance Presidents; ALFRED HURRELL, Esq., Attorney, Association of Life Insurance Presidents; WILLIAM J. GRAHAM, Equitable Life Assurance Society.

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There were the following officials of other sanatoria and social workers: Mrs. BURGESS, Gaylard Farm Sanatorium, Wallingford, Conn.; Dr. DONALD CAMPBELL, Tuberculosis Sanatorium, Otisville, N. Y.; Dr. C. S. CAVERLEY, Vermont Sanatorium, Rutland, Vt.; Dr. ELLIOT I. DORN, Tuberculosis Sanatorium, Otisville, N. Y.; Dr. and Mrs. WILLIAM J. DOUGLASS, Essex County Tuberculosis Sanatorium, Belleville, N. J.; Dr. J. SEYMOUR EMANS, Rainbow Lake, N. Y.; Dr. SAMUEL B. ENGLISH, New Jersey Sanatorium for Tuberculosis, Glen Gardner, N. J.; Mrs. A. B. FERGUSON, Poughkeepsie Tuberculosis Sanatorium and Hospital; Dr. ALBERT H. GARVIN, State Hospital for the Treatment of Incipient Pulmonary Tuberculosis, Ray Brook, N. Y.; Dr. HAROLD C. GOODWIN, Albany Hospital Tuberculosis Sanatorium; Dr. JAMES A. LYON, Rutland Sanatorium, Muscapange, Mass.; Dr. PETER MCPARTLON, Schenectady County Tuberculosis Hospital; Dr. E. S. MCSWEENY, Sea View Hospital, Castleton Corners, Staten Island; Dr. J. EDWARD MURPHY, Wildwood Sanatorium, Hartford, Conn.; Dr. JAMES A. O'REILLY, Loomis Sanatorium, Loomis, N. Y.; Dr. BERTHOLD S. POLLAK, Hudson County Tuberculosis Sanatorium, Secaucus, N. J.; Dr. WALTER L. RATHBUN, Otisville Sanatorium, Otisville, N. Y.; Dr. FRANK L. S. REYNOLDS, Rensselaer County Sanatorium, Troy, N. Y.; Mr. EDWARD J. ROGERS, Vermont Sanatorium, Rutland, Vt.; Dr. L. ROSENBERG, Montefiore Home Country Sanatorium, Bedford Station, N. Y.; Dr. MARTIN SLOAN, Eudowood Sanatorium, Towson, Md.; Dr. B. LAWRENCE TALIAFERRO, State Sanatorium, Catawba, Va.; Dr. HARRY ST. JOHN WILLIAMS, State Sanatorium, Meriden, Conn.; Dr. HENRY WOLLNER, St. Joseph's Hospital for Consumptives, New York; Dr. EUGENE GRENIER, Director Bruchesi Tuberculosis Institute, Montreal, Can.; Miss CARRIE GILLEN, Chief Nurse, Tuberculosis Dispensary,

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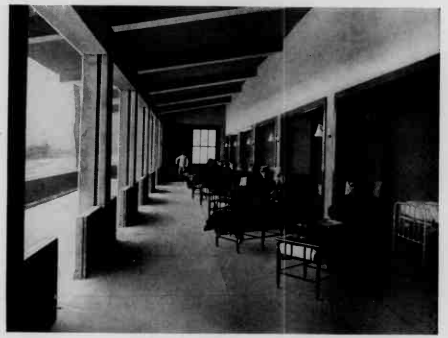

A PORTION OF THE MEN'S WARD

Prevention of Tuberculosis, State Charities Aid Association, New York City; Mrs. MARION T. BROCKWAY, former Executive Secretary, Stonywold Sanatorium; Miss MARY E. BURGESS, Superintendent, Mary Lewis Sanatorium, Loomis, N. Y.; Miss F. ELIZABETH CROWELL, Association of Tuberculosis Clinics, New York City; Mr. EDMUND J. BUTLER, Secretary, Catholic Home Society, New York City; Mr. FREDERICK B. PRATT, Committee on Prevention of Tuberculosis, Brooklyn Bureau of Charities; Mr. JOHN R. SHILLADY, Assistant Secretary, Hospital Committee, State Charities Aid Association, New York

City; Mr. MORRIS D. WALDMAN, Manager, United Hebrew Charities, New York City.

Among other well-known people were: Dr. G. BOLLING LEE, Mr. T. B. GRIFFIN and Mr. JOHN N. HERBERT of New York City; Mr. and Mrs. JOHN J. FITZGERALD of the St. Vincent de Paul Society, New York City; Mr. C. C. LESTER, Saratoga Springs, N. Y.; Mr. CHARLES GIBSON, Albany, N. Y.; Mr. DAVID MOREY, Troy, N. Y.; Dr. and Mrs. A. S. DOWNS, Saratoga, N. Y.; Dr. G. F. COMSTOCK, Saratoga, N. Y.; Dr. M. E. VAN AERNEM, Saratoga Springs, N. Y.; Dr. H. M. LINCOLN, Wilton, N. Y.; Dr. CHARLES STOVER, Amsterdam, N. Y.; Dr. and Mrs. J. I. DOWLING, Albany, N. Y.; Dr. THADDEUS H. AMES, New York City; Dr. MYER SOLIS COHEN, Philadelphia; Mr. and Mrs. ROYAL C. PEABODY, Mr. and Mrs. C. J. PEABODY, Mr. and Mrs. C. S. PEABODY of Saratoga Springs, Dr. W. J. VOGELER, American Sanatorium Association, Yonkers, N. Y.; Mr. EARLY REED, Albany; Mr. J. MERRITT SMITH, Corinth, N. Y.; Miss MARY G. POTTER and Miss GERTRUDE BEEKS of the National Civic Federation; Mrs. BEEKS.

Representing the Company were: Directors JOHN ANDERSON, RICHARD MAJOR and E. C. WALLACE; and from the Home Office: Vice-President FISKE, Second Vice-President GASTON, Fourth Vice-President AYRES, Fifth Vice-President TAYLOR, Sixth Vice-President FRANKEL, Actuary CRAIG, Treasurer ECKER, Comptroller STABLER, Secretary ROBERTS, General Solicitor TULLY, General Attorney BUTCHER, Medical Directors WILLARD and KNIGHT, Assistant Secretaries BARRY and PENHALLOW, Assistant Actuaries REITER, BROWN, CRAIG and CARPENTER, Assistant Medical Directors HOLDEN and OGDEN, Assistant Treasurer GEORGE, Auditor QUICK, Manager Intermediate Branch CHADEAYNE, Superintendents of Agencies BRADLEY, DOBBINS, IMMEL, KAVANAGH, MILLER, SMITHIES, STEWART and WILKES; Drs. CHRISTIERNIN, COOLIDGE, EVELETH, MEGARGEE, MORIARTY, SPEAR, TUTTLE, VAN DYCK and ADAMS; Mr. SHEPPARD, Secretary to the President; Mr. POWELSON, Assistant to the Secretary; Mr. MCCORMACK, Cashier; Mr. BUCKMAN, Manager of the Claims Division; Mr. LYONS of the Purchasing Division; Mr. WIETERS of the Claim Division; Dr. DUBLIN, Statistician; Miss ROBBINS, Supervising Nurse; Mr. JOHN KNIGHT, Superintendent of the Metropolitan Building;

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Mr. STORM of the Architect's staff; Mr. LITTLE of the Publication Division; Mr. FLEISHER, Assistant to Sixth Vice-President; Mr. J. D. KAY, Superintendent at Saratoga Springs, N. Y.; Mr. MARTIN T. NACHTMAN, Counsel to the Company, Albany.

There were representatives of the New York *Evening Post*, *Press*, *Sun*, *Times*, *Tribune*, Brooklyn *Eagle*, Brooklyn *Citizen*, Troy *Times*, Glens Falls *Times*, Glens Falls *Star*, *The Saratogian*, Saratoga *Sun* and of many insurance papers.

The Vice-President, who had welcomed each guest as the

THE SURGICAL DRESSING ROOM

special train was pulling out from New York City, had gone to the Sanatorium immediately after reaching Saratoga, and as the first arrivals came in the morning, he met them at the entrance to the grounds—at the power house—and, dividing the steadily increasing throng into groups, in order to see and examine every last detail of the institution, placed them in charge of Dr. HOWK and Dr. HUDDLESTON as guides. Each building was visited, each view that had especial charm was noted, the beauty of the historic landscape awoke universal appreciation. Many went to the GRANT Cottage and saw

the rooms in which the grim warrior spent his last days. They visited the spot from which he had his last view—a spot which the Metropolitan has marked with a stone tablet suitably carved. They studied the scientific construction of the buildings, and those who were experts in such matters compared them with other sanatoria of which they knew. The patients were about, ready and eager to act as guides through the different buildings, and in many cases looking for those they knew who had come from the Home Office. For more than two hours the guests roamed at will through the buildings and over the mountain top, breathing the heavenly air and reveling in the beauties of the spot.

At about midday the Vice-President announced luncheon in the Refectory, and here, after a bountiful repast, which had been prepared and served under the direction of the Chief of the Commissary Department of the Home Office, the dedication exercises were held. They were quite informal, and consisted of the reading of the dedicatory letter from the President, an address by the Vice-President, in which he gave an historical sketch of the inception of the Sanatorium, the obstacles overcome, its present work, and briefly, the expectation and hope of the Company for its future usefulness.

After this there was a prayer of dedication and addresses by a number of well-known guests. These were so notable that it has been decided to print them all.

After the company had been called to order Mr. FISKE said:

"Ladies and Gentlemen: I have been asked once or twice this morning when the exercises would begin. It seems best to us to have as little formality as possible; that we hear addresses from some of our guests, and let that go as a service of dedication, without attempting any formal exercises such as might be involved, perhaps, by walking about the buildings and solemnly dedicating each one. You have seen everything; you know where we are, and what we are, and what we stand for, and if you do not, some of the speakers that will follow will tell you everything. That will stand as a dedication ceremony; and the first part of it will consist in reading a letter from the President of the Company, who is abroad. He very much regrets his absence, as he will tell you,

INTENTIONAL SECOND EXPOSURE

Mr. STORM of the Architect's staff; Mr. LITTLE of the Publication Division; Mr. FLEISHER, Assistant to Sixth Vice-President; Mr. J. D. KAY, Superintendent at Saratoga Springs, N. Y.; Mr. MARTIN T. NACHTMAN, Counsel to the Company, Albany.

There were representatives of the New York *Evening Post*, *Press*, *Sun*, *Times*, *Tribune*, Brooklyn *Eagle*, Brooklyn *Citizen*, Troy *Times*, Glens Falls *Times*, Glens Falls *Star*, *The Saratogian*, Saratoga *Sun* and of many insurance papers.

The Vice-President, who had welcomed each guest as the

THE SURGICAL DRESSING ROOM

special train was pulling out from New York City, had gone to the Sanatorium immediately after reaching Saratoga, and as the first arrivals came in the morning, he met them at the entrance to the grounds—at the power house—and, dividing the steadily increasing throng into groups, in order to see and examine every last detail of the institution, placed them in charge of Dr. HOWK and Dr. HUDDLESTON as guides. Each building was visited, each view that had especial charm was noted, the beauty of the historic landscape awoke universal appreciation. Many went to the GRANT Cottage and saw

the rooms in which the grim warrior spent his last days. They visited the spot from which he had his last view—a spot which the Metropolitan has marked with a stone tablet suitably carved. They studied the scientific construction of the buildings, and those who were experts in such matters compared them with other sanatoria of which they knew. The patients were about, ready and eager to act as guides through the different buildings, and in many cases looking for those they knew who had come from the Home Office. For more than two hours the guests roamed at will through the buildings and over the mountain top, breathing the heavenly air and reveling in the beauties of the spot.

At about midday the Vice-President announced luncheon in the Refectory, and here, after a bountiful repast, which had been prepared and served under the direction of the Chief of the Commissary Department of the Home Office, the dedication exercises were held. They were quite informal, and consisted of the reading of the dedicatory letter from the President, an address by the Vice-President, in which he gave an historical sketch of the inception of the Sanatorium, the obstacles overcome, its present work, and briefly, the expectation and hope of the Company for its future usefulness.

After this there was a prayer of dedication and addresses by a number of well-known guests. These were so notable that it has been decided to print them all.

After the company had been called to order Mr. FISKE said:

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DEDICATORY LETTER OF PRESIDENT HEGEMAN.

"MARIENBAD, June 6, 1914.

"HALEY FISKE, ESQ., *Vice-President.*

"*My dear Mr. Fiske:*—Among the numberless reasons that make me wish I were at home—a wish, in general, that I believe animates every American away from his beloved country—is, that I am deprived from attending the Dedication Cere-

SUPERINTENDENT'S HOUSE

monies at Mount McGregor on the 20th inst. I regard the absence as a personal misfortune.

"While I might, in no wise, add value to the occasion, I am sure that I would derive untold pleasure and satisfaction in witnessing the exercises, for they are sure to make June 20th forever memorable in the annals of the Company.

"During the long period I have been privileged to serve the Metropolitan I have witnessed many important events in the great history of Life Insurance. The business bears a very striking contrast in management, scope, aim and achievement to what it was forty to fifty years ago; but no sphere of its

restless ambition has been so pronounced as that of its **Humanitarian work**—in going beyond the mere selling of insurance and the payment of policies into the boundless realm of social relief and public betterment.

"Nothing could be in more questionable taste, upon an occasion like this, than indulgence in the language of exultation; and it is farthest from that spirit that I venture to observe, as matter of historic fact—a fact which the leaders of thought and action in the great realm of Life Insurance ungrudgingly admit—that the Metropolitan was, far and away, the pioneer, and has ever been the most fruitful exponent, in **Humanitarian endeavor,** of any business institution the world has known.

"I make this assertion as a foreword to the dominant thought in my mind, which is, that, varied and valuable as have been its achievements in the boundless domain of social betterment, no one of its endeavors has been fraught with more of present and far-reaching value than that of the Tuberculosis Sanatorium whose dedication you have met to celebrate.

"I am grateful beyond the power of words for the marvelous prosperity which has characterized the Metropolitan's career and for the abundant means which have thus made possible its varied activities along the lines here noted; but neither prosperity, nor its consequent power to achieve, would, in any degree, have availed without the **Disposition,** wed to the **Determination,** of Officers and Directors alike, to rise to the full height of opportunity and possibility.

"All have been animated by PAUL'S admonition—'We that are **strong** ought to bear the infirmities of the **weak.'**

"The impressive buildings with their ample and perfect facilities,—to be enlarged as future requirements may demand,—and to be forever known as the Metropolitan Sanatorium, you dedicate to the Cause of Humanity. Thus, without strain of language, may Mount McGregor, already hallowed by historic association, be deemed as consecrated ground. May the light of inspiration and influence that shall beam from its sunlit crest be a veritable **'light that never fails.'**

"So, at least, shall we strive to make it. The results of experiment and experience, evolved by the ablest minds obtainable, are not to be confined within narrow limits, but

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given broadcast, to the world, in the spirit of sympathy and under the impulse of helpfulness.

"Further than this, may the dedicatory work of June 20th, and all that it implies and suggests, be not alone a stimulus to others—to imitate and emulate in the boundless area of human need—but may we, ourselves, be constantly inspired and

THE COTTAGE IN WHICH GENERAL GRANT SPENT HIS LAST DAYS

impelled to such new fields of usefulness as to make the world better and happier for our living.

"Yours most sincerely,

"JOHN R. HEGEMAN."

ADDRESS OF THE VICE-PRESIDENT, MR. HALEY FISKE.

The eloquent letter from the President which I have just read, and I am sure I represent your sentiments as well as my own in keenly regretting his enforced absence, makes any

dedicatory address by myself quite superfluous. Perhaps, however, I ought to say a word as to the origin of this great institution and the wonderful work we expect to do.

From November, 1908, to February, 1909, there was held in the city of New York, at the Museum of Natural History, a Tuberculosis Exhibit which attracted a great deal of attention. A very important part of it was a series of lectures on the disease, its nature and cure and the problem of stamping it out. On the eleventh of January, 1909, excellent addresses were made to nearly 1,200 agents and clerks of the Metropolitan Life Insurance Company by Dr. S. ADOLPHUS KNOPF, Dr. JOHN H. HUDDLESTON, Dr. A. S. KNIGHT and others. The hall was crowded, and there were almost as many in attendance outside the hall as inside. Dr. KNOPF had delivered many of the lectures, but I am sure never any more interesting to himself than the one to that audience, and our people were quite captivated by the lucidity and eloquence of his address. In the middle of it he said that he ventured to propose, without consultation with the Officers of the Metropolitan Life Insurance Company, that the Company should build a Sanatorium for its own employees who should be afflicted with this dread disease and for the advancement of scientific investigation. The Vice-President of the Company was presiding at the meeting, and promptly took up the challenge and promised, if it were feasible and should prove acceptable to the governing body of the Company, to build a model institution such as Dr. KNOPF desired. Soon afterward, early in February, the Association of Life Insurance Presidents held a convention, largely attended by life insurance officers and men, which was addressed by Professor IRVING FISHER of Yale College, who sought to interest the insurance companies in a systematic campaign for the extension of human life. After a discussion of Professor FISHER'S address by officers of life insurance companies and others, I said to the meeting that the Metropolitan Life Insurance Company would be prepared to spend $100,000 a year in the good work if it were found practicable, and if there were no legal difficulties in the way. I pointed out some of the legal objections that might be made to such expenditure by life insurance companies and asked those in favor of the project to take them into consideration and find out if

INTENTIONAL SECOND EXPOSURE

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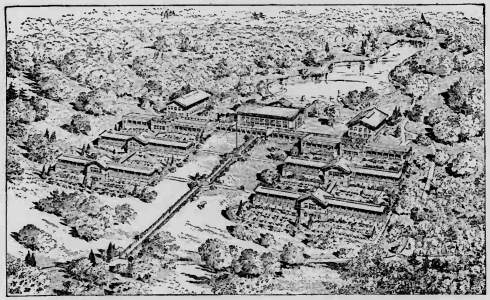
the desires of Professor FISHER for the co-operation of insurance companies could be lawfully accomplished.

In this matter of legal restrictions upon corporate power this Company differs in some important respects from other life insurance corporations. It had at the time the ARMSTRONG laws went into effect a comparatively small part of its business on the participating plan, and, under the provisions of that law, elected after its passage to write non-participating business only. Thus the Company was freed from the objections which might be made to the expenditure by mutual companies of large sums of money in combating disease. On the other hand,



BIRD'S-EYE VIEW OF THE METROPOLITAN LIFE INSURANCE COMPANY'S TUBERCULOSIS SANATORIUM AS IT WILL APPEAR WHEN FINISHED

by its charter, the stockholders are limited to a return of 7 per cent. on the capital, and this dividend is earned from the investment of the capital and a very small portion of the surplus. The stockholders get nothing from the profits, or, more correctly speaking, the savings, of the insurance business.

Under these circumstances, the Board of Directors felt at liberty to build a Sanatorium for the care of its tuberculous agents and clerks. It had at the date mentioned, and has now, over fifteen thousand employees, and upon enquiry it was found that a normal proportion was afflicted with tuberculosis. In

order to build a Sanatorium it was necessary to acquire real estate. The law provides that a life insurance company may not buy any real estate except for its Home Office and for its convenient accommodation in the transaction of its business, nor may it purchase for the latter purpose without the approval of the Superintendent of Insurance. Upon application to the then Superintendent of Insurance, Hon. WILLIAM H. HOTCHKISS, he was doubtful of the right of the Company to purchase real estate for building a Sanatorium. Mr. HOTCHKISS was exceeding sympathetic with the project if it should be found to be lawful, and readily consented to a submission of the question to the Court upon an agreed statement of facts. Our case was argued by a lawyer of learning, eminence and persuasive eloquence, Mr. RICHARD V. LINDABURY, as counsel for the Company. The Supreme Court rendered a very broad and important decision which, while not entirely novel, was perhaps under the circumstance, and by reason of the principle of law involved, a really epochal decision, namely: that it is not only the right but the duty of the directors of a corporation, without consultation with the stockholders, to take reasonable care of their employees; that the Superintendent of Insurance had the right, if he chose, to give his consent. Upon the rendering of this decision, the Superintendent of Insurance, Mr. HOTCHKISS, you may believe, gladly gave his approval, and the Company began the work. (Applause.) By this court decision we obtained the opportunity to demonstrate our ability and willingness to engage in this warfare against tuberculosis in a very practical way, by caring for our sick and by studying the disease and its treatment.

The first property considered was situated in Westchester County. We found that some objections were raised by the neighbors, and also by the New York municipal authorities who had charge of the Croton watershed, to the establishment of a sanatorium in the desired location. At this point Senator BRACKETT of Saratoga pressed upon the attention of the Company the desirability of the present site on Mount McGregor, and this was selected. The State Health Department co-operated earnestly with the efforts of the Company to obtain the necessary local consents, and Senator BRACKETT was of great assistance in the proceedings necessary to purchase the property you are now assisting us to dedicate.

I need not detain you with any description, because aside from what you have learned by your personal observation here, you have been furnished with copies of a pamphlet containing a full description of the institution. The administration and power buildings are designed for the accommodation of two hundred patients. The ward buildings that you see, can accommodate only about seventy-five, but an order has already been given for the erection of two additional wards which will accommodate fifty more, and the purpose is to enlarge as it may in the future be found necessary. The present wards are taxed to their utmost capacity, and more room is now needed for other patients. You may have observed that the ARKELL Cottage has been fitted up as a temporary hospital until the new ward buildings are completed. We believe that you are looking over the best Sanatorium for the relief and cure of tuberculosis which has ever been erected. The Architect, Mr. D. E. WAID, whose absence from the country we all deplore, had had experience in building hospitals, and in the preparation for the construction of this institution visited most of the other sanatoria in the country and adopted all their good features and avoided all the faults which experience had disclosed in other buildings of the kind. We are confident we have a most efficient staff, and we expect the best results for patients admitted here, and in addition, that we shall render great service in the scientific study of tuberculosis, its treatment and prevention.

I want to thank you all for your attendance at this dedication and for your sympathy in the work. We do hope that the example we have set to corporations may be followed by very many others who may find it within their power under the decision of the Supreme Court, to establish similar institutions. Before we have finished these buildings and grounds we shall probably have expended a million dollars. The interest on this capital amounts to half what the Vice-President said, in the Association meeting mentioned, the Company was prepared to spend annually. In addition, we have the cost of maintenance and the expenditure of many thousands of dollars each year outside of this institution in the prosecution of the war against consumption, in the publication and distribution of pamphlets among the ten millions of our Industrial policy-holders, in our exhibits at county fairs, and in nursing our sick policy-holders

at their homes free of charge. I think, therefore, my promise of expending a hundred thousand a year in this warfare may be said to be fulfilled. (Loud applause.) We have engaged in this warfare upon the white plague with intense earnestness, and hope as time goes on we shall be found to have done our fair share in the attainment of the final victory we all so much desire. We look upon this institution not only as a place where our afflicted children may be cared for and cured, but I am sure that with the very competent staff that we have, headed by Dr. HOWK, who has had very long experience in such work, under the advice of Dr. HUDDLESTON, who is chairman of the Sanatorium Committee of the Board of Directors and who himself has a wide reputation in the study of the disease, we shall become, as time goes on, the center of scientific work which shall spread its discoveries, its information and its influence all over the civilized world.

This victory over the white plague must be brought about by a campaign of education, and as the number of our policy-holders is equal to one-eighth of the population of the United States and the Dominion of Canada, and these policies are for the most part in the families of the working people, we are sure that we have a field well adapted to the carrying on of a successful campaign. (Great applause.)

Now, if you will kindly rise, I will ask Father DYER to say a dedicatory prayer.

DEDICATORY PRAYER
BY THE REV. H. C. DYER, CHAPLAIN.

O Eternal and Everlasting GOD, whose Son JESUS CHRIST came into the world to manifest to us Thy love, and who didst inspire the Officers of the Metropolitan Life Insurance Company to build here a monument to that love, accept, we beseech Thee, our praise and gratitude for these and all Thy mercies. Give Thy Holy Spirit to the members of the staff in charge, that they may work to the glory of Thy Holy Name; let the patients feel Thy tender care in all that is done for them, and as Thou didst send sunshine to grace this dedication, so send, we pray Thee, Thy blessing upon the Company, the Sanatorium and all who are connected with them, through JESUS CHRIST, OUR LORD. Amen.

The grace of OUR LORD, JESUS CHRIST, and the love of GOD, and the fellowship of the HOLY GHOST be with us all evermore. Amen.

Mr. FISKE.—We very much regret the absence this afternoon of Governor GLYNN, who I am informed made every effort to be present, but in the rush of public business has found it impossible to come. But the head of the State of New York for *us* is the Superintendent of Insurance. If anybody can dream, in this free American land, of a despot, that position is to be found, not by reason of the character of the incumbent, but by reason of the laws which create his position, in the office of the Superintendent of Insurance. He is a kindly and gentle boss, and I know that you will all want to hear from Judge HASBROUCK. (Applause.)

HON. FRANK HASBROUCK, SUPERINTENDENT OF INSURANCE.

Mr. President, Ladies and Gentlemen: It is appalling the power that is lodged by the Statutes of the State of New York in the Insurance Department. As you all know, I have been there a very short time, so that I do not even yet know the extent of my power; but I do know that there are powers there which could be misused and could bring dire results to the insurance companies and to the insured, and to everybody else.

I have been through an experience for the last three or four months with the compensation insurance. I have been trying to do the impossible—to satisfy stock companies, mutual companies, agencies, brokers, the manufacturers and workmen, and what I have done, or, rather, what the department has done, has apparently satisfied nobody; and therefore I think I have been successful. A compromise never does satisfy all sides, so I think perhaps we came out pretty near right.

After that strenuous life, I accepted your invitation to come here to-day to have a day of rest, and I went off and sat down by myself, contemplating the beautiful valley from the point where GRANT took his farewell view of this fair world, and enjoying my soul by myself, when somebody came to me and said: "You are going to be called upon for some remarks at the dinner." Well, then the day was spoiled! I have nothing to say except this: I appreciate your courtesy, I have enjoyed

the day immensely; I am amazed at your work here, at what you have done, and I am every day amazed at the tremendous interests of the insurance companies of this country. My relaxation from time to time, going in the cars between New York and Albany, is to read the insurance reports of the examination of companies. The other day I read the report of your Company, going home to Poughkeepsie, and I was astounded when I got those figures—nearly three billion of insurance—and, as you said, one-eighth of the population of this country, the United States and Canada, covered and protected by your Company.

It is a most beneficent work; it is a great Company. I have seen in the course of time in New York City a square covered with your immense building; I have seen a church with a spire transplanted from one corner to the opposite corner, where it now has a dome; the architecture has been changed with the change of location, and there you have a whole square to yourself. May you go on and prosper, and I assure you that as long as the incumbency of the Superintendency of Insurance of this State is in my hands I shall try to be an "easy boss." (Great applause.)

Mr. FISKE.—I suppose it is most appropriate now that we should hear from the acting Health Officer of the city of New York, in the absence of the Health Officer himself, who is in Panama. It gives me great pleasure to introduce one who has commended himself by his ability and by his personal charm to all of his profession, and to many outsiders, Dr. HAVEN EMERSON. (Applause.)

DR. HAVEN EMERSON.

Mr. President, Ladies and Gentlemen, our Hosts and Fellow Guests: It is impossible to do more than express deeply the sense of present privilege I feel as representative of the Department of Health of the city of New York. I speak on behalf of officers of our department who have in no small measure had the benefit of co-operation and advice from this Company. Whether it be administration, statistics or publicity we ask, and receive assistance from your Officers. In our clean-up campaign, our staff being insufficient, we found yours at our

service. Your organization for education and distribution of notices made possible the circularizing of the entire city in a week's time.

In the matter of tuberculosis, for which these buildings may be considered simply as a token and a promise of a great accomplishment, it is the spirit which we see and respect. You and others are able to move, in matters involving your own interest on behalf of others, at a rate envied by the officer of public health. We see your spirit in these undertakings and follow. We may see and even point the way ahead, and then watch the private organization reach the goal before the municipality is free to move.

There are still difficulties ahead to solve. You are maintaining physical standards for admission of employees to your service; so does the Civil Service Commission, so do intelligent and capable employers everywhere in an increasing degree. Applicants who are declined for physical unfitness must try elsewhere. They are forming a constantly increasing army, handicapped, rejected, doomed to be accepted only where employment can be had at some further disadvantage to themselves. We who establish a standard of bodily fitness have the select; employees privileged in being protected, supervised, nursed, cared for, and in looking ahead to the certainty of provision for themselves and their families in case of sickness. But what of those marked for rejection by our physicians, denied employment in the best places—upon whom are they to be dependent?

The city and State must protect the taxpayers by insisting upon the best employees obtainable. The Health Department accepts only examined employees, has established re-examination of those in the service, and expects to protect against and provide for care for sickness in the future.

We look to your liberality in your vacation and sick-leave provision as an example to follow. We cannot go so far yet.

There are employers who discharge an employee found to be tuberculous, regardless of the responsibility which you do not hesitate to assume. What benefit can the employee see in a physical examination which leads to such a calamity? There is naturally a wide-spread distrust of the objects of physical

examination, which can be overcome only by persistent fair dealing and the constant proof that where sickness is found relief will be provided. The consistent application of the principle of selection of the fit by the best employers will bring perhaps more acutely to our notice for treatment the growing group of the damaged workers, rejected, unprovided, thrown upon the community for support. You are bringing the matter to an issue, and we must face the fact that when we select the best to work for us we are crowding the unfit toward employers who are less able to care for them than we are

A new angle from which to attack the tuberculosis problem has for some years impressed itself upon me as neglected yet essential. Alcohol in so-called moderation can fairly be said to diminish economic efficiency. Alcohol in excess is perhaps the commonest cause of pauperism. In economic dependence and pauperism we have two allies of unhygienic conditions and precursors of the tuberculous household.

We assume responsibility for the control of habit-forming drugs, and yet in none of our laws or ordinances do we admit that alcohol is the most habit-forming of them all. It seems to me we cannot escape the responsibility, as public health officials, of education along the line of preventing the use and abuse of alcohol if only as a means of getting a new hold upon the tuberculosis problem. We may have to begin in the public schools, where the notoriously inaccurate teaching of the physiological action of alcohol is producing millions of misinformed high school graduates throughout the country. The ridiculous misconceptions foisted upon the children bring discredit upon the medical sciences and provide a deal of nonsense to be forgotten.

May I close my remarks by making one appeal, even though at the risk of seeming ungracious in the presence of such proofs of liberality as we see from every window? I have no doubt it is in the minds of those who have planned so broadly to carry the full scheme through. Let me say that you cannot treat your laboratory men and your research workers too liberally. Throughout your Company you make provision for research, study for advance and improvement. Nowhere are the returns so abundant as from investment in the brains of students. May this ideal hillside resting-place for those

who have fallen for a while in their work be a new center of creative laboratory study.

I thank you for the privilege of attending this meeting. I am grateful to the Commissioner of Health whose appointment of me and whose absence from town made my visit here possible. (Great applause.)

Mr. FISKE.—Referring to one point discussed by Dr. EMERSON, we did try to contribute to a campaign of education, some time ago, by an issue of some four or five millions of a magazine that we publish bi-monthly, called *The Metropolitan*, devoted entirely to the evils arising from the use of alcohol and to the terrible consequences of the excessive use of strong drink. We have spread broadcast, and from time to time shall continue to do so, lectures, papers, readable articles on subjects such as Dr. EMERSON has described.

We have with us to-day one who, though only in his forty-eighth year, has achieved the distinction, which you will all recognize when I name him, of being the Nestor of the medical profession in the United States of America, Dr. ABRAHAM JACOBI. (Great applause.)

DR. ABRAHAM JACOBI.

Mr. President: You got the figures absolutely right, for you are high up above us and you look down from heaven to us, and there you saw four and eight; there you read forty-eight —that is the first mistake you probably have made in the last year. (Laughter.)

Dr. EMERSON has just told us that this is a serious, very serious and strenuous assembly. I believe that nobody wants to go away from here without being impressed with the necessity of doing a great thing, aiding in doing a great thing, and doing it well, just as well as the Metropolitan Insurance Company has tried to do it, and succeeded in doing it as much as is in their power.

I have been told to say a few words,—that was what you told me, Mr. President,—and therefore I shall say a few words only.

The one thing I want to say is this, that no eloquence, even if I had it, will be as telling as the work that has been

done. We may do the talking; they have accomplished the doing; moreover, they have done a great deal in a very short time. The President has told us that it is only six years since this movement was commenced, and we perceive now the realization of a great deal that has already been consummated. The question is, where will they stop?—or rather the question is whether they ought to stop. The way in which they have gone at it and the way in which they have reported about their work have shown that they believe they have done very little as yet, for indeed whatever they have said is teeming with modesty; and modesty, as well as persistence, is required if we ever believe that we can master tuberculosis. What they have undertaken is part of what must be completed. They have commenced a movement which must go on and take care of all those that are in incipient tuberculosis—when not very far advanced. A lot of us here, the medical men here, should not forget that still more is required than ever in addition to what they are doing now, and the Metropolitan Life Insurance Company will certainly listen to what the medical profession has to tell them. There are three ways in which tuberculosis may be eradicated. One is to look after the babies that are fed on milk, cow's milk; that it is pure and free of germs must be insisted upon before it is used. The vast majority of tubercles in the little babe and infant is of the bovine type and comes from bad cow's milk. A number of those fed on tuberculous milk will die before they are a year or two old; but a large number of them will grow up and remain tuberculous. They will be able to work, but they are the incipient or chronic cases. They are number two—the cases the Metropolitan have taken care of and will look after. Then comes number three. Number three—all those who have open tuberculosis. If they will ever succeed in doing away with open tuberculosis—with abscesses, cough and copious expectoration, the community must attend to them. But you can do it only by seeing to it that those who have open tuberculosis may not communicate their open tuberculosis to anybody else, young ones and middle-aged ones. They surely will before they die. They must be enabled to die in peace. Very few of them will ever be cured, but as long as they live they are dangerous. That is what we know in New York City, very much better than in any other town.

In our tenement houses they will die, but they will not die without leaving the seed of their disease behind them, and not only communicate, but increase the possibility of infection. These are the three things that we have to look after. It will take us fifty years, maybe take a hundred, but we must succeed, and we shall succeed with the aid of that spirit which moves the Metropolitan Life Insurance Company. The spirit, and that is what I look upon in the Metropolitan Insurance Company, is the spirit that they have lit up more than any other; they have been an example and will be so to all those who have the love of humankind in their hearts and know the value of human life. I look upon their doings as more than a mere example for other persons or corporations, as a gospel for the State and nation. They have large numbers of persons they succeed in curing or caring for, but the modesty they have displayed in so doing is something very touching to me. It is customary nowadays to calculate everything by dollars and cents. They have told you in several papers they do not expect to be called philanthropists, but what they pretend to exhibit is simple, sound business principle. Every word I have read in their pamphlets tells me they do not pretend to consider themselves philanthropists; that they may simply be sound business men, who benefit themselves while they benefit and cure and save fellow men. There is one thing more that I would like to say, and that is, whatever they are doing now, the community at large must imitate. If we ever want to get rid of tuberculosis or any other infectious disease, we must imitate what they have done—what they have begun to do. We do speak all the time of charity; they do not want to be called charitable. They do not speak of charity as their business; but what they do speak of, and what every community must speak of, is the sense of responsibility that the vast majority should have in connection with those that are not well situated either in means or in health. (Great applause.)

Mr. FISKE.—One cannot say that we have not the ambition, but at the present time certainly we have not the means, of extending this work to policy-holders. I only wish we could. I do not say that the day will not come, long after I am gone, doubtless, when this Company may be able to care for its

tuberculous policy-holders. The most we have been able to do is in the way of education. We have distributed some four or five millions of pamphlets for the purpose of bringing home primarily to the people the danger of infection, the necessity of recognizing the symptoms of tuberculosis at the start and then taking precautions against its spread, and at the same time teaching all the means that science has known up to date of curing the disease; and we have published a list of sanatoria where many people at least might receive treatment.

We are sorry that we have not with us the Mayor of the city of New York. As you know, he is a very busy man, and he had to deliver an address elsewhere to-day. But there has come, representing the Administration, one whom you will recognize at once as in some respects the most important member of his cabinet. Certainly in the interest of social welfare nobody can take the place or be mentioned alongside of the City Chamberlain, the Hon. HENRY BRUERE. (Applause.)

THE HON. HENRY BRUERE.

Mr. President, Dr. Jacobi, Fellow Guests and those who are privileged to abide here: I find myself wholly unprepared to speak to you on this occasion In the first place, I am an entirely inadequate representative of the city government. Like Dr. EMERSON, I have been the beneficiary of the good fortune of succession, only my succession comes a good deal further down the line.

I have not seen the Sanatorium. I came here almost breakfastless, and my impressions so far in this opening luncheon are most encouraging, I assure you.

Mayor MITCHEL would be glad to be here, would be glad if he could see this work, and would, I know, fully appreciate its purpose. I recall with what pleasure he told me of his meeting with the agents of the Metropolitan Life Insurance Company last winter, at their gathering in New York. He was tremendously impressed with the esprit de corps of that group, their team work, their loyalty and enthusiasm. He said he would like to get that same co-ordinated and enthusiastic spirit in the city government. That meeting helped him formulate some plans for bringing within the ranks of the city government,

among our large army of employees—one hundred and eight thousand—the spirit that actuates the employees of the Metropolitan Life Insurance Company. A little later on he was fortunate enough to be invited to the Home Office of the Company, through the courtesy of Mr. FISKE and other Officers of the Company, to see something of the intelligent work that the Company is doing among its employees to promote decent treatment, fair treatment, humane treatment. He would be inspired, I know, by this occasion, because he realizes that the great task of government in these days is the task to work out these human problems under the leadership of scientific men and under the inspiration of such men as Drs. EMERSON, JACOBI and HUDDLESTON, and the other eminent physicians who are here to-day.

It is especially significant and appropriate that you have built this Sanatorium on Mount McGregor, within a stone's throw of the last abiding-place of that great, grim, magnificent warrior in the last big campaign for human life in the United States. We are now engaged in the second great expression of democratic power and purpose in the United States, in this fight upon those conditions which militate against civilized life in the community. There is no bigger war, there is no bigger undertaking. In this war your enterprise here is of vast importance, because it speaks an incessant challenge, not only to the city of New York, not only to the State of New York, but through all ramifications of your organization throughout the United States and Canada, to every community on this continent, suggesting to them that they should have the means of dealing with, have the means of exterminating, this white plague.

In this year we have in New York City some thirty-three thousand sufferers from tuberculosis; but we have only, counting the hospital facilities provided by private societies, forty-five hundred beds for their care. We are doing great work in the Health Department and in the Charities Department in combating this disease. We are doing great work through private philanthropic organizations; but we have only made a beginning, are only feeling our way. As citizens, and as members of the government, we must appreciate the co-operation which this undertaking affords us.

I can say no more except to express to you my own personal delight at being here, and to say that I look forward with the greatest interest to the fulfillment of your programme already so splendidly begun. It is a fine thing that here in the United States we now recognize that humanitarianism, that fair treatment, that consideration of employees, and of each other, is not philanthropy but is good business; and when we say that it is good business, we mean that it is the right way to live; it is the right way for civilized people to live together. With this spirit we can accomplish any task. We can build up here in the United States a record that all the world for all time will look upon with pride and inspiration.

I thank you again for the privilege of being here. (Great applause.)

Mr. FISKE.—I mentioned a name, in the course of my few remarks, which brings back pleasant memories, not only with respect to the first examination made of the Company after the ARMSTRONG laws were passed, but also to his kindly co-operation and his sympathy in the purchase of the land and building of this Sanatorium, the Hon. WILLIAM H. HOTCHKISS, then Superintendent of Insurance. (Applause.)

THE HON. WILLIAM H. HOTCHKISS.

Mr. Vice-President and Guests: You do well, sir, not to dedicate formally this institution. Somehow, as we have listened to your account of its conception, the feeling has grown that it was dedicated six years ago. From the time of that meeting when Dr. KNOPF suggested it, architects may have been busy; finance committees may have appropriated money; legal arguments may have been presented to public officials; contracts may have been let; buildings may have been constructed; but this institution was dedicated at that meeting when the idea behind it was born—and I am glad to have heard to-day the name of the man from whose brain that idea came. *That* was the day of dedication, not this. And so it came about that into "the boundless area of human need," or—to use another phrase from President HEGEMAN'S letter—into the "boundless realm of social relief and public betterment," this great Company greatly came. In that area and in that realm,

it is thus a pioneer. It does well, sir, here and now, not to dedicate what it has done, but to commemorate the initial thought that pointed the way to this realization.

You say well, too, Mr. FISKE—and we noted the battle fervor in your voice—that the Metropolitan is in this fight to stay. You are on fighting ground! Look out from the hilltop: Fort Edward and Fort Ann—almost Fort William Henry—are within sight to the north; just over the horizon is Ticonderoga. Down this eastward valley came BURGOYNE—the General SHERMAN of that day—seeking to split the colonies in two; but he was stopped at Bemis Heights, within sight to the southeast. A little to the north, at Schuylerville, stands that speaking monument whose statueless niche tells the story of the prowess and the perfidy of BENEDICT ARNOLD—later, the arch-traitor of the Revolution. Off to the southwest, over those hills, stood Fort Schuyler, and a little beyond is that battlefield where a heroic Mohawk Valley farmer—HERKIMER by name—stopped ST. LEGER and his Indians, and, in its ultimate results, made Oriskany, with Saratoga, one of the twenty decisive campaigns in the world's history. Yes, we look out over fighting ground! It is fitting, then, that a fighting Company establish here this outpost and do battle in the cause of humanity on this inspiring spot.

But this is not all. To some of us, last evening, memories came that may perhaps emphasize the significance of this gathering. As we sat on those broad porches by the inner court of that historic hotel, phantoms seemed to rise—fine ladies and gallant gentlemen of another generation, when Saratoga was but a pleasure resort, paraded before us; and again the scene changed and we saw and heard the great statesmen and clever politicians who there made history. Now, shall I say it, alas, specters all! For the old Saratoga—perhaps Senator BRACKETT will not agree with me—is a village of the past. Yet, to-day, from that past is springing a Saratoga of the future. Some already acclaim it as the coming Carlsbad of America. And, if their prophecy be true, how fitting that this idea that found root in the interest of this fighting Company shall shine forth from this mountain top—a very beacon in what to health seekers must become a promised land!

So I find, sir, not merely that you have wrought well with

the good doctor's idea, not merely that you wisely picked this fighting ground, nor yet that this institution is in the center of one of the health-promising territories of the nation. I find more. You have here taken but the first step. Your employees alone may receive these healthful benefactions. Should not the next step be easy? May Section 20 of the insurance law not properly be amended so that this Company, already doing the work of government in other welfare services, may—for business if not for philanthropic reasons—do here and elsewhere for its afflicted policy-holders what it now so nobly does for its afflicted employees?

A step, did I say? Let me preserve the figure. Your fighting has but begun. Our thoughts go out to you in the hearty wish that in that fight the Metropolitan will march on—no, fight on—until this outpost shall call hail and health to institution after institution similarly equipped but broadly available throughout all our land. (Great applause.)

Mr. FISKE.—This occasion would be a very sad one to me, and to the most of the rest of you, I think, if we did not have a few words from that eminent lawyer, eminent citizen, eminent Senator, and an all-round friend, I am proud to say, of this Company, the Hon. EDGAR T. BRACKETT. (Applause.)

THE HON. EDGAR T. BRACKETT.

Mr. Chairman and Gentlemen: If, on this occasion, you will let me be the unofficial representative of the locality in which you have builded this house, and speak for the people of this vicinage, I give you all—you Mr. Vice-President, you invited guests, each and every one—a glad welcome and a hearty handshake.

You have journeyed hither to dedicate this mountain to the service of humanity, and in so doing, whether consciously or not, you dedicate it to the service of GOD. No nobler work than that for which you this day set apart this place is given to man to render. If we give our assent to the philosophy of him who says "The fittest place where man can die is where he dies for man," we doubly claim the truth that the fittest service he living can render is where he lives for his fellow men. So, recognizing the loftiness of the sentiment that conceived

and has carried to successful conclusion the magnificent work here shown, we join with you, Mr. FISKE, representing the great Company of which you are the Executive, in declaring that from this time forth this ground is consecrated to the noblest uses—that these buildings are dedicated to the highest purposes. (Applause.)

So long as medicine, the noble science, shall console sorrow, and assuage pain; so long as it shall bring gladness to eyes that else would fail with wakefulness and tears, and ache for the dark house and the long sleep; so long as men shall be moved to try to help their fellow men, thus long may the beneficent work this day here inaugurated continue and flourish.

It will be a matter of interest to you, and of surprise, I am sure, when I tell you that it is recorded in the local histories of the place that the town of Wilton, then called Palmertown, which was practically all a pine forest, was long scourged with tuberculosis. Wholly ignorant of any proper method of treatment, they nailed down their windows and died. It stands to me as divine compensation that, a century and a quarter later, the wonderful aid they excluded from their stricken should be selected by the greatest experts as literally bearing healing on its wings, to the saving of the sick. The head of the serpent is thus bruised on the very spot where it long ruled. (Applause.)

If you will pardon me for falling into the personal, this occasion is one of threefold interest to me. I doubt if there is one of those here gathered who combines in his single self such a triple gladness.

First: The institution is located and these ceremonies take place in my native town of Wilton. If I should step over here to the eastern face of the mountain I could almost throw a stone into the old home dooryard of 1853, at Gurn Spring, then Emerson's Corners. I pity the soul who does not feel a prideful satisfaction in being able to participate in such a ceremony, for such an institution, in the very neighborhood where he was born.

Second: Forty-two years ago, in the first half of next September, it was my good fortune to come up here and be present at the initial opening of the mountain to the public, by DUNCAN

McGREGOR, from whom the name is taken. I doubt if there is in all this company one other person than myself, save only WILLIAM GREEN, now in a responsible position with the Company, to whom it has been given to attend these two occasions—that of September, 1872, and this of June, 1914. Coming from a distant State, homesick beyond measure at the time, that ceremony of long ago rests perfectly to my memory. The orator was the late General GEORGE S. BATCHELLER, afterward long a Judge of the mixed court at Cairo, Egypt, and later of the higher court at Alexandria. I can yet hear the music of his voice as, in closing, he recited these lines of LEIGH HUNT, familiar to us all, "Abou Ben Adhem (may his tribe increase!)." The speaker little recked that, more than a generation later, the lines he spoke in closing should have fuller significance on the very spot where he then uttered them—that he who found that the angel had not written his name in the list of those who loved the LORD, and therefore prayed,

> then,
> Write me as one that loves his fellow men,

by the very prayer itself was shown

> * * * the names whom love of God had blessed;
> And, lo! Ben Adhem's name led all the rest.

I, who listened, little recked that, more than forty years later, my feet should stand again on the mountain and that with mine own eyes I should see the noble fruition of a genuine love for mankind, in the splendid institution for service that we here declare dedicated. (Applause.)

And then lastly: I was present at the very birth of the idea of here locating the Sanatorium now formally opened.

There was a dinner of the agents of the Company of the district held at Saratoga Springs. The courtesy of Senator TULLY and of Mr. KAY had secured me an invitation to be present. The Vice-President, in an address the noble plane of which I well remember, had outlined the plan and scope of such a place as this. I was quite generally regarded at the time as a veritable bull in a china-shop as regarding insurance matters and insurance companies, but, in a few remarks afterward, I expressed satisfaction that such a work was to be undertaken by the Company, and the belief that it would largely do away with the opinion that insurance was a purely

selfish business; and turning to CHAUNCEY OLCOTT, who sat beside me, I said that I thought the proposed institution ought to be located about five miles back of his barn—having in mind a beautiful range of hills lying westward from the village of Saratoga Springs. It was not long after that Mr. STABLER, Dr. FRANKEL, Dr. KNOPF and Mr. WAID came from the city, and together we examined several sites with a view of seeing where it would be best to build. From the time their eyes rested on this mountain no other location was considered a single moment.

When the great Captain of the Civil War who, a little later, here breathed out his life, and in whose memory the cottage where he died is here perpetually maintained by the State, was spending his last weeks, unable to talk because of the dreadful cancer in his throat, he wrote on his pad and handed to a friend who was calling on him these words: "I find the air very fine here. This must become a great sanitarium before many years."

The prophecy is now fulfilled. Whether there was given to him in the days of his final suffering the prophetic vision to see the result shown here to-day, or whether only his sturdy sense reasoned out the conclusion he had reached, we may not know. But the great Sanatorium is here for the world to see, and, too, "before many years" from the time GRANT wrote.

The completed result of your work you see here to-day. Proud that we have such a splendid institution in our midst; proud that it has been given us who live in the neighborhood to contribute, no matter how little, to its location and construction; happy that its beneficent work is to be here carried on, I give you, Mr. Vice-President, congratulations on your work and Godspeed, and the wish that its healing work may continue a thousand years. (Great applause.)

Mr. FISKE.—We consider ourselves very fortunate in having as Superintendent of this institution one of long experience in this work, who is well adapted by education and by his executive ability to undertake its management. Dr. HORACE HOWK has seen many of you and has personally conducted, he told me, I think, about fifty parties of you about the Sanatorium to-day.

When he got through he thought there were a thousand people here. (Laughter.) Perhaps he did not reach all of you; but I know you all want to look at him, and you all want to hear him, Dr. HORACE HOWK. (Great applause.)

DR. HORACE J. HOWK.

Mr. Vice-President, Ladies and Gentlemen: I doubt whether there is very much left that I need say to you about the Sanatorium; in fact, I feel that I have just about exhausted my vocal powers in demonstrating the various parts of the Sanatorium to our guests. The pamphlet which was published and distributed on the train has described to you in detail much more than I could hope to say in a short time. It tells you of the arrangement of the buildings, the construction, capacity of the buildings, and something about our farm down in the valley, but there are one or two things that were not discussed in the pamphlet, and I might speak for a moment of them.

In the first place, our problem in dealing with tuberculosis is a somewhat peculiar and unique one. We have a limited population of about sixteen thousand people distributed throughout the United States and Canada. This community of ours might well represent a normal population of sixteen thousand people, except that we do make a routine initial examination of each candidate before he is accepted for employment, in order to determine whether there is any tuberculosis present. We plan also from time to time to make examinations of our employees which will detect cases of tuberculosis in the early stages. This, I think, will be one of the most valuable problems that the Company has yet undertaken, for if we can get the cases in the early stages, we can return a large percentage of them to their homes practically cured.

The other problem which is somewhat unique, and which it is our privilege to undertake, is the preparation of the patient for his return home from the Sanatorium. One of the chief difficulties encountered by those in charge of sanatoria has been to provide the patient with exercise which would in any particular way fit him to return to his original occupation. In some sanatoria as many as thirty or forty different occupations are represented in the census, and it would be manifestly

impossible to provide such a diversified variety of labor in so small a community. As a consequence, the main form of exercise employed in sanatoria is outdoor walking, and it is to be expected that many patients will relapse, when removed from the outdoor living conditions of the sanatoria, to their original occupation without any preliminary preparation for the work.

Our plan here at Mount McGregor is, and has been from the beginning, to have our patients follow out in the Sanatorium the routine hygienic and dietetic treatment until the tuberculous process has been arrested and then prepare them to return to work by providing them with an occupation which will be similar to that engaged in before their illness.

We have sixteen thousand people engaged in a limited number of occupations, such as agents, clerks, stenographers, bookkeepers, etc., and it will be possible to duplicate these occupations in the Sanatorium and thus bring the patients up to their original working efficiency, or as near to it as possible, before sending them home. If a patient cannot perform his daily work under Sanatorium conditions and supervision, he can hardly hope to do so after returning home.

Those are two problems upon which I hope to see some very interesting and possibly valuable reports published later.

A word of welcome at this time would perhaps be out of place, for if you have not already been made welcome in your visits with my staff and patients, whatever I might say now would avail little.

It has been a keen pleasure to us to have you here. We have all enjoyed your presence immensely, and we hope you will come again. (Great applause.)

Mr. FISKE.—As representing larger interests of insurance, we could have no one more appropriate than the next speaker. He is the Manager and Counsel for the Association of Life Insurance Presidents. This Association is one of some twenty-five life insurance companies with a common organization, working for those objects which are of interest to all alike; and I introduce him with a good deal of diffidence, because, being myself only a humble member, I look upon him as being one

more boss whom we have here in the room, Mr. ROBERT LYNN COX. (Applause.)

ROBERT LYNN COX.

Mr. Vice-President, Ladies and Gentlemen: I wish I were boss, as Mr. FISKE says I am, for it would enable me to escape speaking on this occasion without preparation. Since I had not expected to be called on, I have no words for you except to say that I am filled, as I know you are, with enthusiasm for what is being done here by the Metropolitan Life Insurance Company, and I wish that I could claim more credit for the Association which I represent than merely having provided the forum in which Professor FISHER spoke to life insurance companies something over five years ago for the purpose of stimulating a wider interest among them in the subject of health conservation and for the public discussions of the subject which have taken place at our annual meetings since that time.

The thought which is uppermost in my mind is not alone the glory of the Metropolitan Life Insurance Company, which has been expressed here to-day, and to which it is so justly entitled, but the thought that in its leadership and through it, we see the leadership of the institution of life insurance with which I happen to be connected. It is a glorious thing for life insurance that a life insurance company should be among the first to recognize the importance of doing for its employees what the Metropolitan proposes to do in this Sanatorium. It is a splendid thing to hear that big business interests are taking note of great world movements and are assuming a different point of view toward their employees and the public. It is encouraging to see that they think no longer of simply money-making for stockholders, but recognize that their duty is to render service to the community at large, and that to pursue a selfish course is to merit the censure of the world.

I feel, myself, that what we have seen here to-day is but the beginning of a movement that will ultimately extend to all other big business enterprises as they come to realize that upon them rests responsibility for the health and general welfare of their employees. You can understand, therefore, why I glory in the fact that the business of life insurance seems to be assuming leadership here, as it has in other matters contributing

to the progress of the world and the happiness of mankind. (Great applause.)

Mr. FISKE.—If there had not been a Tuberculosis Exhibition in New York City, I do not know that Dr. KNOPF ever would have addressed the Metropolitan agents; if he had not addressed them, I do not know whether he would have suggested the building of a Sanatorium; if he had not been so rather hasty about it, and put the Company to the stump right before its own men, I do not know that we should have ever taken up the challenge. One does not really know what the genesis of a movement is. But, then, how did the Tuberculosis Exhibition come to New York? We have got to go a little further back than that—to that physician who is responsible for bringing that exhibit to New York City, and who is, by reason of his being the originator of the Otisville Sanatorium, a leading Director in the Mount Sinai Hospital and Montefiore Home, recognized everywhere as an authority on this subject. It is appropriate that we should get some advice and encouragement from Dr. ALFRED MEYER. (Applause.)

DR. ALFRED MEYER.

Mr. Chairman, if I may address you that way, because you certainly have had a very orderly meeting: After your description of me, I presume that some of the audience expected to see a big man. I hope they will get over their disappointment in the few words which I will have occasion to address them. They must be brief, because the notice said that we are to leave Saratoga at four o'clock.

I rather think that the Metropolitan Life Insurance Company not only says things and does things, but means exactly what it says, and then does it. I feel a certain personal pride in this institution in view of my relation to it in its early inception, to which Mr. FISKE has kindly referred twice this afternoon. I am glad that Dr. KNOPF sowed the seed that led to this effusion to-day, but I do wish in all fairness that somebody or other might have told me a little bit earlier that they were going to call upon me, so that I might have had a chance to collect my thoughts without having spoiled my dinner. I had not spoiled the day; nothing was told me until I was far

through the meal, and that practically was then the whole meal. (Laughter.)

One or two experiences that I have had to-day illustrate to me strikingly what the tone of the work is that is done by this marvelous organization. You all must have been struck by it. One of the Vice-Presidents comes around and asks, "How are you doing?"—that shows the personal and humane interest. They seem to have carried that out almost to the utmost, because in the ramification of their work throughout the country, they have started in establishing among their employees a spirit of kind friendship and brotherly love. We had it illustrated on the train coming up from New York; all felt to the full that we could not be in more considerate hands—in the hands of those gentlemen who were continually going through trying to find out how we were getting along—whether we had cigars or not; unfortunately, I do not smoke.

I accidentally happen to be at a table with the gentlemen behind me (no discourtesy intended in any way) who happen to be Supervisors of the three townships upon all of which I believe this institution is located; the farm is in the town of Wilton, I am told, and some of this institution is in the town of Corinth, and a portion in the town of Moreau. I can assure you, all of you who did not have the privilege of sitting with these gentlemen, that perfect harmony seems to prevail. I am glad, for that illustrates also the relationship between these three types of officers that are working in this institution, the Metropolitan Life I mean, for the benefit of mankind. It means a union of effort of all of the employers, employees and professional men. These are people whose efforts seem to be in perfect harmony, just as I find it to be with the work of the Supervisors of these three townships.

I want to illustrate another situation I noticed here to-day —of the human touch. I noticed that as we went along, Mr. GASTON shook hands with every single patient, and congratulated them upon their improvement, and with so much expression of paternal interest that it must have been absolutely spontaneous; and how he exclaimed with pride, "This is my boy; this is my girl," no matter about the size of the family. I know it was unphysiological, but it was beautiful to see.

(Great applause.) You saw the same thing in the visit of the presiding officer of the day.

It is said that imitation is the sincerest flattery. I think this is true, and I hope that it will be again illustrated, as the various speakers have said, in the imitation of your work, of which you have been such a great leader, by the industrial shops and by all fields of labor in our country. There is where I see room for the greatest influence in your work, and it should be extended through the whole of the United States, and all of Canada, 'way down to the Gulf of Mexico; and if you want to include Mexico, I shall be delighted to have you take that problem off their hands.

I have evolved all these things during the time I should have been eating.

Our worthy assistant Health Commissioner, Dr. HAVEN EMERSON, who reported the statistics on tuberculosis, had a novel idea of one phase of the tuberculosis problem. Now that is a pretty big problem, even if it is only a part of it; but, just as the Chairman has said, a little kernel was dropped at the Tuberculosis Exhibit in New York six years ago and grew to great proportions. I think with all the work that they have been doing—I mean the Metropolitan Life Insurance Company —they have dropped some kernels, and others have been dropped, but only once in a while does a kernel take root; therefore I want to have it dropped a third time, so that in case the other two kernels suggested by other speakers do not take root, this one might possibly do so, and that is this: You seem to be able to do everything you undertake; the conclusion would be that you ought ultimately to strive for the establishment of institutions like this for the benefit of those who are policy-holders in this institution. You can do it; and you should not put it aside merely because it appears a little bit ungracious to suggest it after all you have already done. We feel that what you try to do with the spirit behind you, you will succeed in doing. (Great applause.)

Mr. FISKE.—We have every disposition to carry out these suggestions. The sole question is one of financial ability.

I very much desire that there should address you to-day one to whom I have already referred, and who I thought could make

some valuable suggestions, Dr. JOHN H. HUDDLESTON; but he absolutely declines to speak, and we must be content with that smile which we can always count upon. We want to give full credit to him in the constant expression of his ideas about the construction and management of this institution, of which he has the oversight as the head of the Committee of Directors.

But I am sure that we cannot close this meeting with any satisfaction to ourselves unless we hear from that eminent authority on tuberculosis, who holds the important professorship of Phthisiotherapy in the New York Post-Graduate Medical School, and who out and beyond that is known as an author of eminence who has taken an international prize for an essay on tuberculosis, and is a constant writer for medical and other journals, Dr. S. ADOLPHUS KNOPF. (Applause.)

DR. S. ADOLPHUS KNOPF.

Mr. Vice-President FISKE, Dr. JACOBI, Nestor of the American Medical Profession; Ladies and Gentlemen: Dr. MEYER has just told you that he had only been informed about an hour ago that he was to speak. He deplored the fact that he had not had sufficient time for preparation. Mr. FISKE informed me about two minutes ago. So you see, ladies and gentlemen, I had even less time for preparation. In fact, I am not prepared at all; but my heart is full, and from the abundance of the heart the mouth speaketh.

I could say a great deal if I were to try to express all I feel at this moment, but you have listened to many speakers already, therefore I must be brief. I have been given credit to-day for a great deal more than I deserve, for I am sure if you had been with me on the eleventh day of January, 1909, at that memorable meeting in the Museum of Natural History referred to several times by the previous speakers; had you seen the enthusiasm and experienced the spirit of loyalty of those employees toward their Company at this gathering, presided over by their Vice-President, who is honoring us again to-day by presiding, you would understand how easy it was for me to get the inspiration which culminated in what I then proposed. One could not help becoming inspired by such an audience. There was discipline, devotion, duty, visible in the faces of every one present. All felt that they had come there for the purpose

of learning how best to serve each other, how best to do their duty toward their fellow men. (Applause.)

I spoke on the prevention of tuberculosis. I tried to explain what I knew, in the best way I could, and I tried to express myself in simple language. I spoke of predisposing causes, overwork, overcrowding, underfeeding; I emphasized the fact that alcoholism—that is to say, the excessive and injudicious use of alcoholic beverages—is a strong predisposing cause to tuberculosis, as it renders the individual physically, mentally, morally and economically unfit to cope with the disease. Everybody applauded this statement, which shows you that they were all imbued with the spirit of temperance. As I went on speaking of the curability of the disease, particularly when treated at the right time and at the right place, the thought came to me to propose right then and there the establishment of a Sanatorium for the tuberculous employees of the Company. I do not recall the words I used then, but I remember that before expressing that thought I felt my heart palpitating. Perhaps it was the audaciousness of the thought which caused this palpitation; but, like all noble thoughts, it must have come from on high, and I must have had divine help in expressing it, for to my amazement and great delight it was received with hearty applause by the audience in front of me, and with even heartier applause by the Officers of the Company assembled on the platform. My suggestion has been followed. To-day the Sanatorium is completed and at work.

Now, Mr. President, ladies and gentlemen, you can perhaps understand what this dedication ceremony means to me. A dream has been realized, a prayer has been answered, because the Officers of this Company have so nobly done their duty. My trust in their sagacity and humanity is so great that I am bold enough to-day to speak of another dream, make another suggestion, and pray once more.

One of your Vice-Presidents told me last evening the pathetic story of a case which gives me additional reason to suggest to you, Mr. FISKE and your fellow Officers, another enterprise helpful in the solution of the tuberculosis problem to be added to the already so stupendous system of your practical philanthropy. Mr. GASTON related to me the following incident: One of your field employees who had been discovered to be

tuberculous, was received in your institution for treatment and care. He made a successful fight, and is about ready to be discharged as an arrested case. Incidentally, it has since been discovered that his wife, too, is tuberculous and ill at home. The return of that man to his former environment will probably mean a reinfection.

There is another class of tuberculous individuals whom I am sure you are as anxious to see taken care of as I am. I refer to those of your employees who are too far advanced to be admitted into the Sanatorium under its present provision, arrangement and equipment. It is for these latter I plead first. For the tuberculous in the families of your tuberculous employees I plead second. Both need treatment and care. If you do not wish to have the work of this great Sanatorium rendered vain in a number of cases, provision must be made for these unfortunate ones. An advanced case is always a menace, a source of infection, unless properly taken care of, and a sanatorium is the best place for this purpose. You cannot afford to have an employee, who has been cured from his tuberculosis in your Sanatorium, return to a home where tuberculosis is a house- or family-disease, where other members are afflicted and where the chances of reinfection are great. I am also convinced that you would not wish to have any employee afflicted in the more advanced stage of the disease left without proper care and treatment.

But time flies. I have perhaps already said too much, and I have not yet expressed my heartfelt congratulations to the Officers and employees of this Company on the occasion of the fulfillment of my dream of many years ago. I often dreamed of a sanatorium which would be an ideal institution, ideally located, ideally constructed, ideally equipped and ideally managed. Here you have seen it to-day. The Metropolitan Life Insurance Company is the first to have accomplished this. This Company has done and is doing a marvelous work for humanity. Its manifold philanthropic activities, with a view of improving the physical, mental, moral and economic well-being of the masses, are everywhere felt. Thus I feel that my modest suggestion will prove not to have been made in vain and that this Company will eventually, either under the same roof or in a separate institution, take care of the

more advanced tuberculous cases in what perhaps might be called a hospital-sanatorium. In time, who knows, the tuberculous members of employees' families, who should all be policy-holders, and also policy-holders at large when afflicted with tuberculosis, may, by some wise State or municipal provision connected with life insurance companies, be likewise received in these institutions. The Metropolitan Life Insurance Company has given the example by building this one institution. It may itself build another one and other companies will follow. May the good work go on and a thousandfold be blessed.

And now let me say a parting word. Five years ago, when, on the invitation of my friend Dr. HUDDLESTON, I joined him in interesting the Metropolitan Life Insurance Company in the subject of the prevention of tuberculosis, the word soulless corporation was in the air. We heard and read every day of those wealthy corporations without a soul—only working for the accumulation of the almighty dollar. It was both timely and beautiful that at least the Metropolitan Life Insurance Company could show that it had a soul, and a big one. Mr. Vice-President FISKE, you and your co-workers are working, not for the almighty dollar, but for humanity. Senator BRACKETT has recited to you the story of Abou Ben Adhem which exalts the service of man. This expresses my humble conviction also. The Metropolitan Life Insurance Company has exemplified it and is demonstrating that service to man is, after all, the highest service to God. (Great applause.)

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